

Amendments to the Claims:

The following listing of claims is provided for the convenience of the Examiner.
No amendments are made to the claims in this paper.

1. (Original) A method for using a decision engine to adjust parameter values of a financial account, the method comprising:

assigning to the financial account an account processing method that sets one or more parameter values of the financial account, the account processing method having an associated method override that modifies at least one of the one or more parameter values set by the account processing method;

providing to the decision engine a set of decision criteria comprising a set of decision elements each having one or more threshold values associated therewith, the set of decision elements corresponding to account attributes of the financial account;

providing to the decision engine the corresponding account attributes of the financial account;

obtaining from the decision engine a result indicating whether to apply the associated method override to the financial account, wherein the decision engine determines the result by applying the decision criteria to the account attributes; and

applying the associated method override to the financial account in response to a result indicating that the associated method override is to be applied.

2. (Original) The method of claim 1, wherein:

the set of decision criteria comprises a lookup table, an entry in the lookup table being defined by the decision elements and the one or more threshold values, and each entry in the lookup table being associated with a result value indicating whether to apply the associated method override to the financial account; and

applying the decision criteria to the account attributes comprises performing a table lookup operation on the lookup table using the corresponding account attributes of the financial account.

3. (Original) The method of claim 1, wherein applying the associated method override to the financial account comprises updating a record of the financial account to indicate that the associated method override is applied.

4. (Original) The method of claim 1, wherein the result value is one of:
a first value indicating that the associated method override is to be applied;
a second value indicating that a currently applied method override is to be removed;

a third value indicating that the associated method override is not to be applied and that no currently applied method override is to be removed; and

a fourth value indicating that a formerly applied method override is to be reapplied.

5. (Original) The method of claim 4, further comprising:
in response to the first value, updating a record of the financial account to indicate that the associated method override is applied;

in response to the second value, updating the record of the financial account to remove the currently applied method override;

in response to the third value, leaving the record of the financial account unchanged; and

in response to the fourth value:
identifying a formerly applied method override from the record of the financial account, the formerly applied method override being not currently applied to the financial account; and

updating the record of the financial account to indicate that the formerly applied method override is applied.

6. (Original) The method of claim 1, wherein the financial account is a credit card account.

7. (Original) The method of claim 1, wherein the one or more parameter values are used to compute a charge against the financial account.

8. - 17. (Canceled)

18. (Original) A system for adjusting a processing parameter of a financial account, comprising:

a first data store for storing financial account data for the financial account, the financial account data including account processing methods and associated method overrides applied to the financial account, the financial account data further including account history information;

a second data store for storing decision rules for determining whether to apply a method override to the financial account based on the account history information; and

a decision engine configured to communicate with the first data store and the second data store, the decision engine configured to retrieve the decision rules from the second data store and the account history information from the first data store, to determine based on the decision rules and the account history information whether a method override should be applied to the financial account, and to apply the method override to the financial account.

19. (Original) The system of claim 18, wherein the decision rules comprise a hierarchical set of lookup tables.

20. (Original) The system of claim 19, wherein the hierarchical set of lookup tables comprises:

a method selection table, each entry in the method selection table corresponding to an overrideable method;

a plurality of client allocation tables, each entry in each client allocation table corresponding to a combination of first decision elements; and

a plurality of account qualification tables, each entry in each account qualification table corresponding to a combination of second decision elements,

wherein a table lookup operation on the method selection table using one of the overrideable methods returns a reference to one of the plurality of client authentication tables,

a table lookup operation on one of the plurality of client authentication tables using financial account data corresponding to the first decision elements returns a reference to one of the plurality of account qualification tables, and

a table lookup operation on one of the plurality of account qualification tables using financial account data corresponding to the second decision elements returns a result value indicating whether the method override is to be applied to the financial account.

21. (Original) The system of claim 18, wherein the financial account is a credit card account.

22. (Original) The system of claim 18, further comprising a user interface configured to communicate with the first data store, wherein the user interface is configured to provide financial account data including whether a method override is applied to the financial account.

23. (Original) The system of claim 18, further comprising:
a conflict checking module configured to detect a combination of account processing methods and associated method overrides that creates a conflict when applied to a financial account and to issue a warning when the combination is detected.

Appl. No. 10/098,586
Amdt. dated December 12, 2007
Reply to Office Action of June 15, 2007

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24. - 26. (Canceled)